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Fill these out and email them to us for quick feedback!

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Introduction

Welcome to the ©***LIVE*** **Start Up Business Guide** - a concise, comprehensive storehouse of vital information, guidelines and the tools you need to launch a successful business.

This Guide is 100% objective. It is an easy-to-follow ***resource*** that you can use every day to answer questions and solve problems that constantly arise when starting a business. We are not selling you anything.

Please feel free to e-mail or call us for counsel on other business subjects you'd like to explore. Remember this guide is ***LIVE*** online, at your fingertips ... always interactive.

You will find that this Guide is all meat, no fat. Also, because it is ***LIVE***, it is constantly up-dated, bringing you up-to-the-minute news and developments in online and offline business, from funding to Internet marketing.

Your ©***LIVE*** **Start Up Business Guide** provides a straight, smooth road for you to follow: where and how to find funding, writing business plans, the kind of incorporation that fits your business best, market research, focus groups, marketing - all disciplines (from advertising to Internet marketing), how to make every dollar work its hardest, the 10 biggest mistakes to avoid in starting a business, confidential questionnaires and new eTechnologies you can use that can save you time and money and spur your business growth.

Yes - there are several books that cover start-ups. Most run from 80 to over 200 pages and are NOT online so they are not *live*. Being static, they can be outdated quickly - thus unable to keep up with the constantly changing world of e-businesses and off-line business, important trends, new products and services. These factors can directly affect your business growth, so save library research time and snooping around super bookstores. Instead, use the ©***LIVE*** **Start Up Business Guide** - always just a click away!

Now for the first time you can read, absorb and utilize the information that you need to succeed - covering **all** aspects of starting a successful business. ... right off your computer. You can reap big benefits from the over 130 years of knowledge, experience, expertise and creativity contributed by the Guide's successful business specialists. Result: you can jump start your start-up...down the road to success.

Below are the four important subjects in the Guide written by our team of specialists:

THE STARTING POINT

The Business Plan by Stephen Windhaus of **Windhaus Associates**, Port St. Lucie, Florida. Steve contributes years of experience in preparing business plans for national and international companies. You cannot raise capital without a business plan. Mr. Windhaus also covers market research, analysis, and financial projections, subjects you should discuss with the person or firm working with you on the preparation of your business plan.

THE NEXT STEP - FUNDING

(1) Venture Capital, written by Eugene Foley of Foley & Associates, Washington, DC. Mr. Foley was formerly the head of the SBA (Small Business Administration), the founder of SCORE and the author of two books. His section covers ways to secure venture capital, short term, long term, plans to go public, risk capital, common stock, preferred stock warrants, debentures and debt and various phases involved in financing. Gene has over forty years of specialized experience dealing with emerging businesses.

(2) Alternative Financial Services. This section is contributed by Don Johnson, President of **KeyStar Capital, Inc.,** of West Keansburg, NJ. For start-up firms that find it difficult to raise venture capital from traditional sources, there are alternative financial springboards available. Mr. Johnson covers them in detail: they include factoring, leasing, business loans, accounts receivable financing and business notes. With 15+ years of experience in all aspects of financial services, Mr. Johnson is well qualified to communicate his knowledge to you.

STEP THREE- MARKETING

Once you have your business plan and the funds you need to launch your business, you will need to know how to take your product or service to market. This section is written by John E.D. Coffey, Jr., partner with his wife Marcia in the J&M Group, publisher of this Guide.

Marketing covers planning, strategies, market and media research, concepts, graphics, copywriting covering all disciplines: advertising, sales promotion, direct marketing, public relations/publicity and Internet marketing. Mr. Coffey has over 40 years of broad-ranging marketing experience gained at major New York (Madison Avenue) advertising agencies and

his own firm in New York and Connecticut – all serving Fortune 500 firms and smaller companies.

Marcia Coffey has an extensive background in magazine and book publishing – with Newsweek, The Macmillan Company, and John Wiley & Sons. Marcia is a web designer and webmaster who specializes in all the various strategies necessary for you to create and market your business and your website online.

We believe that you will find the ©***LIVE*** **Start-up Business Guide** an invaluable companion in every facet of launching your business. Use it wisely and don't forget to explore all the links we have put at your fingertips. They can open up a broad spectrum of creative, technical and non-technical services plus exciting new business opportunities. Read, absorb, apply and grow your business with our ***LIVE*** **Guide**.

1

How To Use the Live Start-Up Business Guide

This book has many special features to enhance your reading experience. Here they are:

Navigation Features

- **Scroll Bar –** Click on the Scroll Box in the Scroll Bar and drag is ***down*** or ***up*** to rapidly move forward to backward through the book. You will see the page number appear when you click on the box. Release it when you get to the desired page. Clicking just ***below*** or ***above*** the Scroll Box will ***advance*** or ***reverse*** a part of a page at a time.

  Clicking on the Scroll Arrows (at the bottom or top of the Scroll Bar) will **advance** or **reverse** the page one line at a time … holding an Arrow down will scroll the page continuously.

- **Arrow Keys** – Pressing the Arrow key on your keyboard will **advance** or **reverse** the book one page at a time.

- **Table of Contents** – When you are in the Table of Contents, click on any heading to jump to the corresponding part of the book.

- ***Back Buttons*** - The entire left and right margins of every page are giant, invisible ***Back Buttons***. Click in either margin to trace back to the previous page you were on. When you click in a margin, it turns black. When you release it, off you go!

Viewing Features

- **Magnification** – The best magnification to view is 100%. If you have a small monitor (15"-17"), maximize the window so that it takes up the whole monitor screen. Then click and choose **"Fit Visible".** Experiment with different settings.

  If you have a large monitor (19" or greater), maximize the window so that it takes up the whole monitor screen. Then click and choose "Fit Page". This fits one entire page into the vertical dimension of this book's window (convenient for reading). Experiment with different settings and window sizes, as well as page display layouts.

- **Page Display Layout** – You will see this tab just to the right of the magnification setting. If you click on it, you can choose between the following page layout options:

  Single page – Displays one page in the document at a time.
  Continuous – Arranges the pages in a continuous vertical column for easy scrolling.

Continuous – Facing Pages – Arranges the pages to appear side by side. This is only a good choice if you have a gigantic monitor.

Print Features

You can print this document in the usual fashion. Please respect the **Intellectual Rights** attached to this book. Click **here**. Do not make copies for others.

Links to the Web

Links to the web appear in the Guide as special text in **green**, **orange** or **red** within paragraphs or *hyperlinked* **graphics**, particularly the **Light Bulb**.

The **Light Bulb**, generously scattered around the Guide, provides you with special tips & good news ***only for start-ups*** available in real-time on the Net. Just click on the Light Bulb to get to the website.

Remember you must open a connection to the Internet with your browser to enjoy all of these links!

The Business Plan 2

your key to funding

First Things First

Before you get serious about raising funds for your start-up, you **must** have a business plan. There is no specific standard for length, but most plans are between 20 and 30 pages. Most important – they must be professionally written, comprehensive, and demonstrate the feasibility of your proposed venture.

The following information represents a guide to writing a business plan. However, we recommend you secure the services of a business planning specialist. The underlying complexity of a cohesive document, and the process leading to a set of financial projections can make writing the plan a very daunting challenge. A typical business plan incorporates the following:

A typical business plan covers these areas:

- Cover sheet with the name of your business
- Table of contents
- A description of your business
- Mission Statement
- Goals
- Objectives, including timelines
- The funding proposal, including sources and uses of start-up funds
- Marketing Plan, including research and promotional strategies
- Sales revenue forecast
- Risks
- Capital spending plan (start-up expenses)
- Background description of all key personnel
- Operational infrastructure
- 3 to 5 years of financial projections, including balance sheets, profit & loss statements and cash flow statements

Business planning specialists can charge from $1,000 to $10,000 for a business plan, depending on the size and depth of the document. Typically, they charge between $70 and $120 hourly.

Going hand-in-hand with the business plan is the incorporation of your business, which may take from three to six weeks to complete. This requires choosing your corporate name and deciding on your firm's purpose and first-year goals, i.e. market share, etc. Next, list hour company officers and their duties.

See below for our chapter on **Making Your Business Legal**.

Plan Before You Start

Carefully plan out your capital requirements for one year. Don't start the business until you have made a detailed analysis of the funds needed. Rushing ahead with insufficient funds could be fatal to the survival of your business. This analysis should include operating overhead including rent, utilities, wages, salaries, payroll taxes, outside professional services (bookkeeping, accounting, legal, etc.), travel and entertainment.

If you want to save on operating overhead, consider the services of an incubator. Most offer office space and support services at below-market rates. Additionally, the incubator staff provides mentoring services to help keep your business afloat. Consult your local chamber of commerce or other economic development agency for the location of the nearest incubator.

Also, see Chapter 7 **Raising Capital On The Web**, which lists various incubator websites.

Writing The Plan

If you choose to write the plan yourself, focus on a vision for the first three to five years of operation. Most importantly, be conservative in projecting sales. Funding sources like banks and venture capitalists are very hard-nosed when evaluating business plans. They want to see feasibility, not pie in the sky.

What Your Plan Should Contain

Regardless of the type or size of the intended venture, your business plan must contain four general categories of information – an executive summary, marketing, operations and financial analysis.